

Disposable Financial Tools

CROSS-REFERENCE TO RELATED APPLICATIONS

U.S. PATENT DOCUMENTS

U.S. PATENT. NO. 4,594,663 JUNE 10, 1986. NAGATA, et al.

STATEMENT REGARDING FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

This invention is not associated with any federally sponsored research or development.

BACK GROUND OF THE INVENTION:

FIELD OF THE INVENTION

Present invention relates to disposable financial tools (DFT), particularly those tools that are used to access cash and credit account. More particularly, the invention relates to a method and system for carrying out cash and credit transaction, without revealing the account number to the merchant or payee during a purchase or charge back transaction. Specifically to improved security for the account while carrying out transaction in person and on the Internet, creating an improved fraudulent prevention system, with out publish the account number on checks and credit cards that can be viewed.

DESCRIPTION OF THE RELATED ART

Present financial tools like credit card, can be used multiple times, and the account number is expose to every merchant where the card has been used to carry out transaction. A single check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, because they reveal the account number, expiration date, name and address of the account holder to the merchants and or employees, who could reused the publish account number on the checks and credit cards. A credit card user having a subscribing account with a merchant, who wants to unsubscribe from the account and someone who is using an automatic or recurring billing method with an e.merchant, runs into problems when his credit card account is change. The merchant sometimes present the old account number and expiration date multiple times to the credit card company who then turnaround and bill the user new account number, even if the user hasn't received the new card with the new account and without the new card been activated unknowing to the account holder. They only ensure access to the account so long as the routing number (ABA) number, account number, branch number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required on a check or credit card transaction when making an Internet purchase or for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With fraudulent check and

credit card transaction, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit transaction to be approved. The safety of present financial tools like checks and credit cards are left for the account holder and payee or merchant to determine if the check/credit card is own by the payer. The account number of a check is published on the check, and a credit card carry's the account number publish on the card with the expiration date. Sometimes invoice or receipt carries the credit card number with the expiration date when a purchase is made, making them vulnerable for fraud and counterfeit. Merchants have the power to enter any amount when making offline transaction. E.commerce has made credit card and checks very vulnerable, increasing identity theft since becoming mainstream.

There is a need to create a more secure method and system to prevent credit card and check fraud that leads to identity theft. Using an effective system and method would prevent merchants and or payee from seeing or having access to the payer account number on a check and credit card and the expiration date on the card, when making a purchase or during a charge back transaction.

BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide a method and system for implementing Disposable Financial Tools (DFT), with cash and credit accounts that would eliminate fraud associated with identifying the prior art and enhanced performance of fraud protection. The invention also comprised of a method with unique working life exit (drone) numbers and access to a fix/limited and or unlimited amount of cash or credit in an account. When used to make a purchase, it cannot be reused or redeposit unless the working life is extended by the issuer or processing network (DFT), because the Drone/exit number drop off and die by been place in an inactive mode. Another method of the invention includes providing at less two sets of numbers, a central number queen number) and a secondary number (Drone/exit number) when using multiple account issuers. The drone and queen number together forms a bundled number. Drone and bundled numbers are place on check style formatted card, and work together with an ID number for identifying a portable remote electronic financial apparatus with or housing Drone/exit, check and or bundled numbers. The portable remote electronic apparatus also house an electronic book (electronic check book apparatus/remote electronic check book) with electronic check and a electronic web card. When the queen (Q) number and Drone (D) numbers (bundled number) integrate or come together to carry out a transaction on the IEI (DFT) network, by been exactly in accordance or matching the sets of numbers (bundled number) or the drone number with those on the private (DFT) network or instant enhance Internet network (IEI network), if approved when process on the private (IEI/DFT network): the customer checking or credit card account number provided for billing and transaction amount or drone number, transaction amount and account number would merge into the banking system, then move on to a the merchant guarantee processor for a second approval or processing. The used drone (exit number) is automatically altered and lock on the private (DFT) network in an inactive mode blocking it from reentering the IEI/DFT

network and or banking system network after gaining access, process and approved on the private/iei network, in order to prevent a DFT with the same exit (Drone number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die (in active mode) as a built in safety, whenever the exit (drone) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN (payment number) and other secondary numbers (ATV, Slek number) that are on the Iei network and or in the banking system. DFT does not carry an account number unlike checks and credit card. It carry's a central number (Queen/Q number), because the DFT Drone/Exit number is specific in its transaction, the working life has the capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced fraud and financial terrorism or identity theft. Financial tools for making purchases without an account holder worrying about someone stealing his accounts number or assuming his identity. Disposable financial tools method and system is effected by customer and merchant establishing an account with the issuer of disposable financial tools. Transaction is carried out manually by entering user name, address and drone or bundled number from a check style formatted card or a remote electronic financial apparatus. Automatic transaction is carried out by scanned or swipe user card and using a remote electronic financial apparatus/portable remote electronic financial apparatus. The apparatus is turned on and point towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway reads automatically displaying a light or word ready/set. User/customer would press pay/send button, to submit the encrypted drone or bundled number and apparatus ID number onto the payment gateway reader. Who then send it onto the private/ DFT network database for approval, if approved, the private/ DFT network send the user drone or bundled number with his checking or credit card account and the transaction amount or other financial account number to the merchant bank (banking system), without revealing the account number to the merchant or payee during a purchase or charge back transaction. DFT is charge back by entering the drone or bundled number with the option of the approved number. The check style formatted card or financial card and the remote electronic financial apparatus has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag(s) in paper, plastic and or electronic form. The DFT card(s) is/are not limited to a single drone or bundled number on the/a card(s). DFT system comprised of a computer network having payment gateway entry points, that allows a user to access the system with Drone (exit number), and or bundled number that is in active mode on the system, without logging to the user account; database for depositing and or holding user drone and bundled numbers, establish financial number, encrypted software, system operating software and software associated with a user portable remote electronic financial apparatus.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a sleek check with the holder and Issuer name. ATV #, space for placing Ads, and Sleek check stub.

Figure 102: shows a back view of a sleek check with space for Ads, payee name, memo, and authorized signature, Issuer name and address, Sleek check web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a Sleek –G (sleek card gift card), with a space for reception/accountholder to write reception name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an IEIcard with its Queen and Drone number.

Figure: 110 is an illustrated diagram showing how the IEIcard looses its Drone (exit) number.

Figure: 111 is a diagram showing a web template/payment gateway with a \$50 purchase.

Figure: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway).

Figure: 114 Illustrates a payment and none payment gateway with a bundled number.

Figure: 115 Shows an illustrated diagram of a double processing system for drone and bundled number.

Figure: 116 Shows a simple remote financial apparatus.

Figure: 117 Shows an Iei multipurpose portable remote electronic financial apparatus.

Figure: 118 Figure: Shows an apparatus payment gateway for drone numbers.

Figure: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers.

Replacement Sheet:

Figure: 101. Check stub tear off here A Front view of a Sleek Check optional

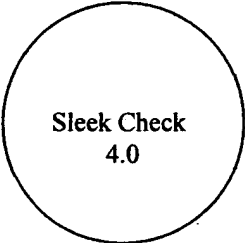
ATV# 342 3113 Date _____ \$ _____ Payee _____ Memo _____ Sleek Check #: _____ www. Sleekcheck.com Sleek Check 4.0 Stub	<div style="text-align: center; margin-bottom: 20px;">  <p>Sleek Check 4.0</p> </div> <div style="text-align: right; margin-bottom: 20px;"> Space for placing 3rd party Ads </div> <div style="text-align: right;"> Issuer name John Doe </div> <div style="text-align: center; margin-top: 20px;"> ATV# 342 3113 © 2003 Blackman All rights Reserved. </div>
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Figure: 102. A Back view of a Sleek Check.

Sleek or Check number

Optional

John Doe Payee/Pay To: _____ _____ Memo: _____ Issuer name 123 W3088 St. N.Y, N.Y 11236 Powered by BB Bank NY, NY 10001 Expired 3/30/99 © 2003 Blackman All Rights Reserved.	<div style="text-align: right; margin-bottom: 20px;"> Date: _____ </div> <div style="text-align: right; margin-bottom: 20px;"> Space for placing 3rd party Ads </div> <div style="text-align: right; margin-bottom: 20px;"> Sleek #: 5177 </div> <div style="text-align: right; margin-bottom: 20px;"> \$ _____ Dollars </div> <div style="text-align: right; margin-bottom: 20px;"> Authorized Signature Void/used <input type="checkbox"/> </div> <div style="text-align: right; margin-bottom: 20px;"> ATV # 342 3113 Activate@ www. Sleekcheck.com </div> <div style="text-align: right; margin-bottom: 20px;"> Void if Altered </div> <div style="text-align: right;"> Insert this way </div>
--	--

321075	622011	233	342 3113	5177
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Routing (ABA) #
Branch
Q/PYN#
ATV number
Sleek/check number

Under a sleek check magnetic strip

Replacement Sheet:

A Sleek Check receipt:

Figure: 103.

Wolfx Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved # 2362	\$ 229.67
Sleek / Check: # 5177	
<hr/> Payer Signature I accept the terms of the agreement © 2003 Blackman All rights Reserved.	

Figure: 104. Below is a front view of a Sleek -P.

<p align="center">Sleek card</p> <p align="center">Ads from Sleek card or 3rd Party logo and other drawing will be placed here</p>
--

Figure: 105.

Below is a back view of a primary Sleek Card

optional

<p>Card # Optional</p> <p>5177</p>	<p>Issuer Name</p> <p>John Doe</p>	<p>Sleek Card - P Logo</p>
<p>Expire: 1/01/00</p> <p>ATV#: 213 517 7850</p> <p>Activate@ www. Sleekcard.com</p> <p>© 2003 Blackman All rights Reserved.</p>	<p>Authorized Signature</p> <hr/> <p>Used/void <input type="checkbox"/></p> <p>Void if Altered</p>	
<p>205601 622011 213 3423113 5177</p>		

Magnetic strip, with routing (ABA) number, branch number, Q#, ATV and Sleek number

Replacement Sheet:

Figure: 106.

Below is a front view of a Sleek Card gift card (Sleek G).

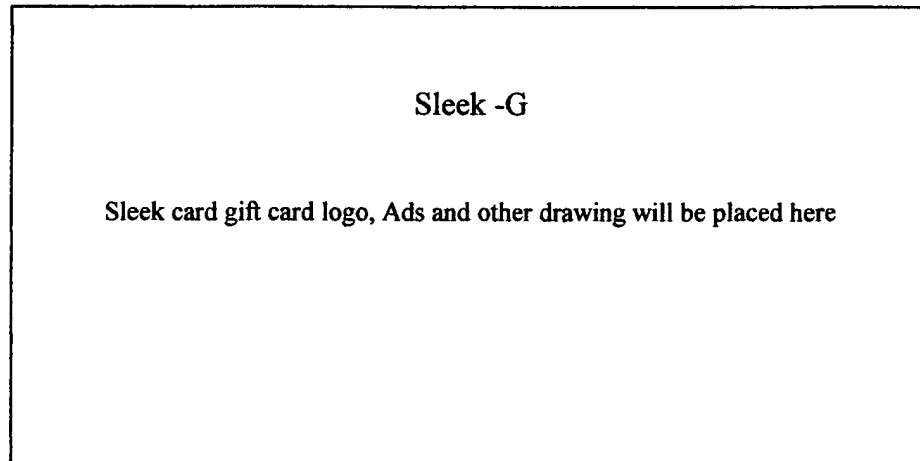


Figure: 107.

A back view of a Sleek Card gift card (Sleek G).

The back of the card contains the following information and fields:

- Top Left:** A circle containing the text "Sleek Card-G Logo".
- Top Center:** "Issuer Name" followed by "John Doe".
- Top Right:** "5177".
- Middle Right:** "Do not Excide \$" followed by a box containing "50.00".
- Below Issuer Name:** "Payer Name:" followed by a long empty box.
- Below Payer Name:** "ATV#: 3423113".
- Below ATV#:** "Expire: 1/01/00" followed by a line.
- Bottom Left:** "© 2003 Blackman All rights Reserved."
- Bottom Center:** A long box containing the numbers "205601 622011 213 3423113 5177".
- Bottom Right:** "Authorized Signature" and "Void if Altered" (with a line for a signature).
- Below the long box:** Labels with arrows pointing to specific numbers: "Routing (ABA) #" points to 205601, "Branch #" points to 622011, "Q/PYN #" points to 213, "ATV #" points to 3423113, and "Sleek number" points to 5177.

Additional annotations:

- An arrow labeled "Optional" points to the "Sleek Card-G Logo" circle.
- An arrow labeled "Optional" points to the "Q/PYN #" label.
- Text at the bottom right says "Payer or gift recipient name optional." with an arrow pointing to the "Payer Name:" field.

Replacement Sheet:

Figure: 108.

A Slek Card receipt after a transaction is process and approve:

Optional →

Wolf Check Inc	License #876
John Doe	
Date: 3/3/99	Total
Approved/RF # 2362	\$ 229.67
Slek: P/G: # 5177	
_____ Payer Signature	
I accept the terms of the agreement	
© 2003 Blackman All rights Reserved	

Figure: 109. Below is a front view of an IEI Card.

optional → John Doe

bundled number Q & D number → 213 5177

<div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;"> IEI Card </div>	
Issuer Name	
Expired	Payee name: _____ \$ <input type="text"/>
1/01/00	Payee License: # _____ ATV #:342 3113
© 2003 Blackman All rights Reserved. Used/Void <input type="text"/>	

Expired Date optional →

Figure: 110. A view of an IEIcard when it looses its Drone number every time a transaction occur

Queen # 213
Drone #:

Replacement Sheet:

Figure: 111. Showing a payment gateway with a \$50 purchase waiting to be submitted or cancel

R F: 2210

Total: \$50.00

Press Submit to purchase or cancel, to cancel your order.

Figure: 112. An IEICard web template (payment gateway):

Account type: Saving ☐ Credit Card ☐ Checking ☐ Account Type Optional

Enter Bundled Or Drone Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Payee: # 876

View Seller or merchant License number and Info:

IEI: ☐ Drone Number: RF/ P O: 2210 Optional

ISP: ☐

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Expire: Charge my account: \$ for the above licensee

Date: 2/99

Expiration date is Optional

Replacement Sheet:

Figure: 113 Shows an Iei EDC software payment template (gateway).

Payee/merchant
License/ID number

Payee: # 876bc6

Q number optional
DFT
Q#: 213

IEI CARD

Enter Drone (D) or Exit Number

An entered D # 5177 \$ 50

IEI ☐
Check ☐
ISP ☐

Cancel Submit/send

Figure: 114 Shows an Iei payment gateway template where a user choose the type of payment.

Payee/merchant
License/ ID number

Payee: # 876bc6

End user name optional
Enter Name:

optional

IEI CARD

Enter Drone (D/E) or Check Number

Entered bundled or drone number 213 5177 \$ 50

Check ☐
IEI ☐
ISP ☐

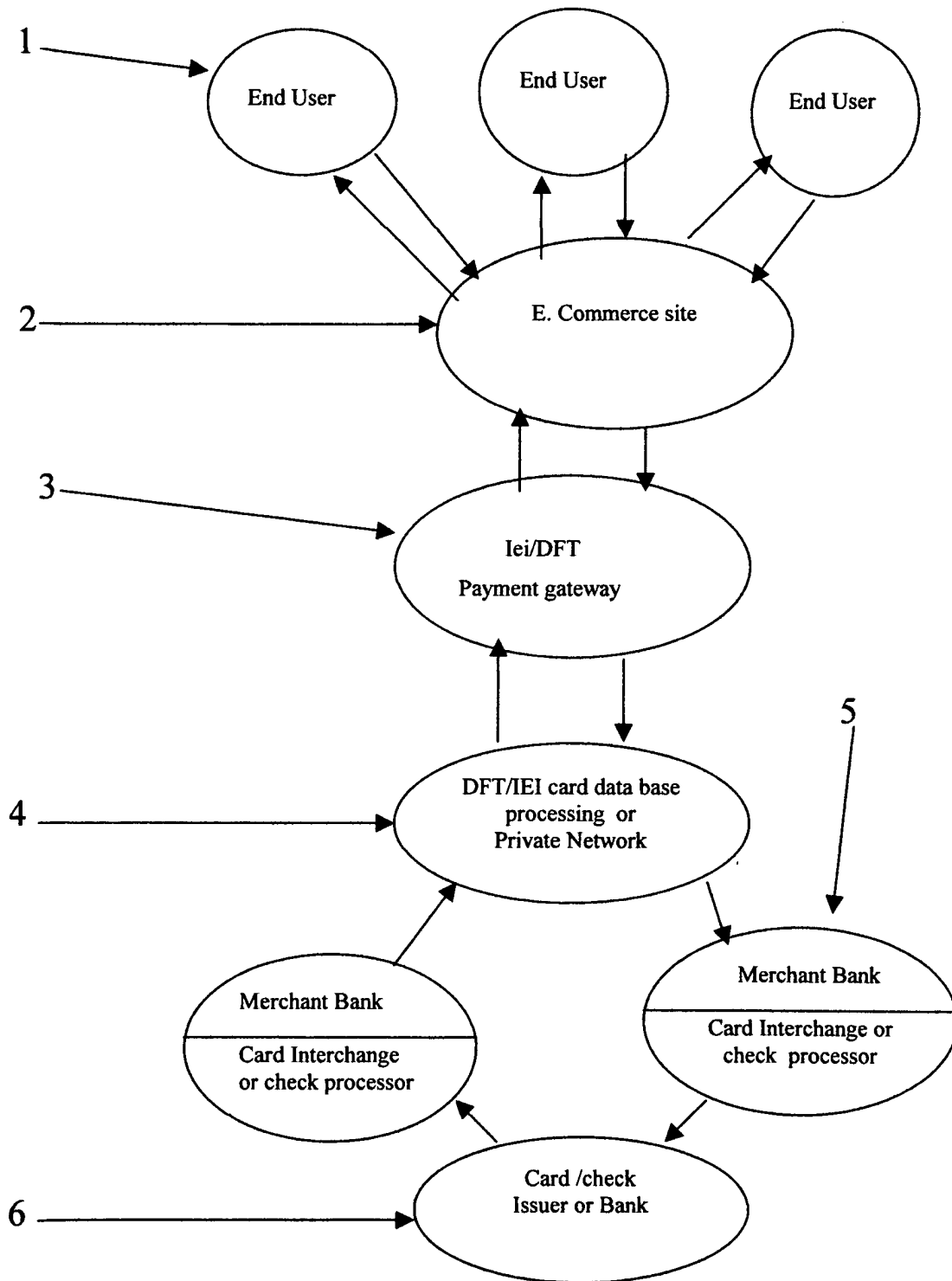
Cancel Pay/send

Unique Drone/check (Exit number)

A 3 digit queen (Q) number assign to an issuer bank/lender.

Replacement Sheet:

Figure: 115 Shows an illustrated double processing diagram for Drone and bundled number.



Replacement Sheet:

Figure: 116 Shows a simple remote financial apparatus carrying Disposable Financial Tool (DFT).

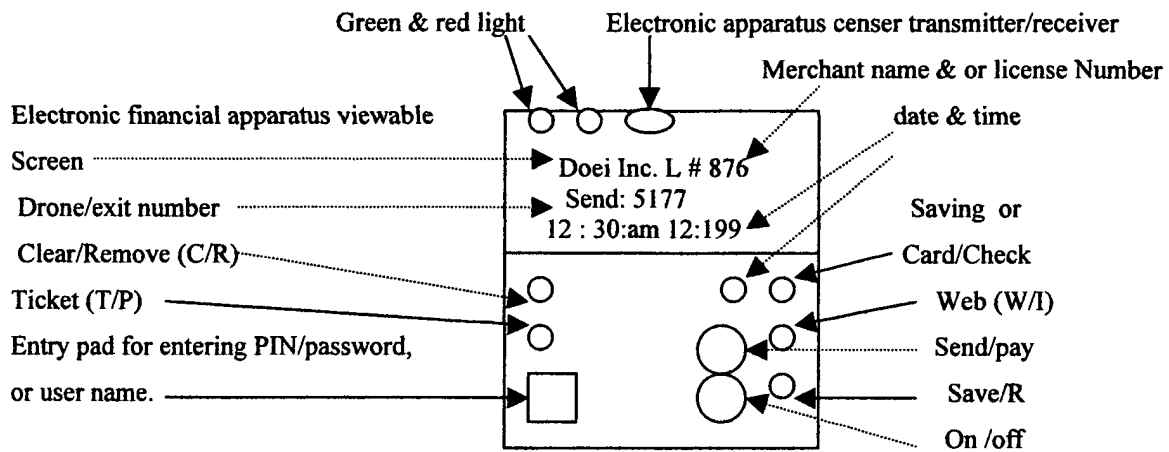
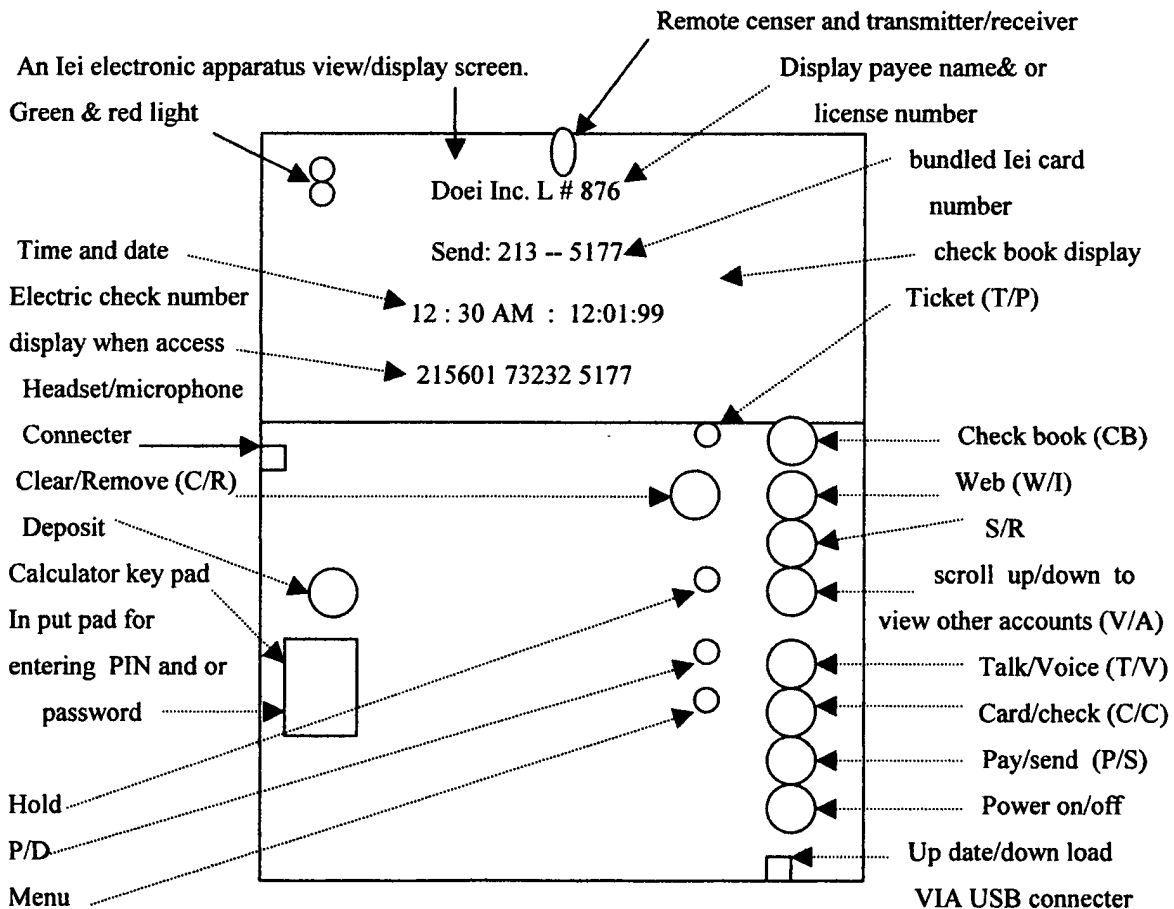


Figure: 117 Shows a portable financial multipurpose electronic apparatus.

Drone number display



Replacement Sheet:

Figure: 118 Shows a diagram with an Iei payment gateway using a single issuer.

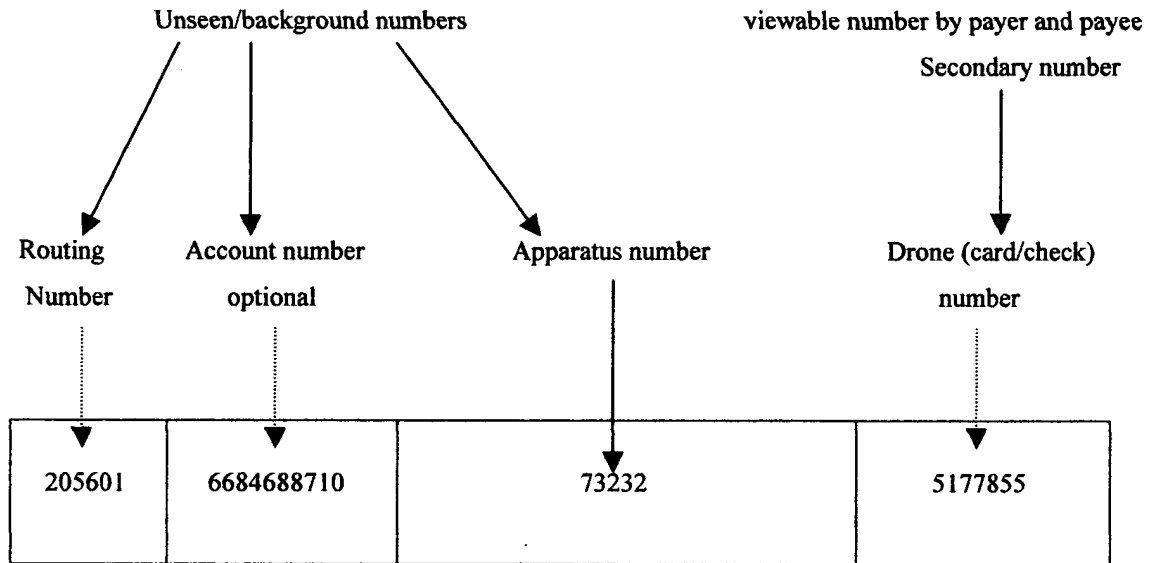
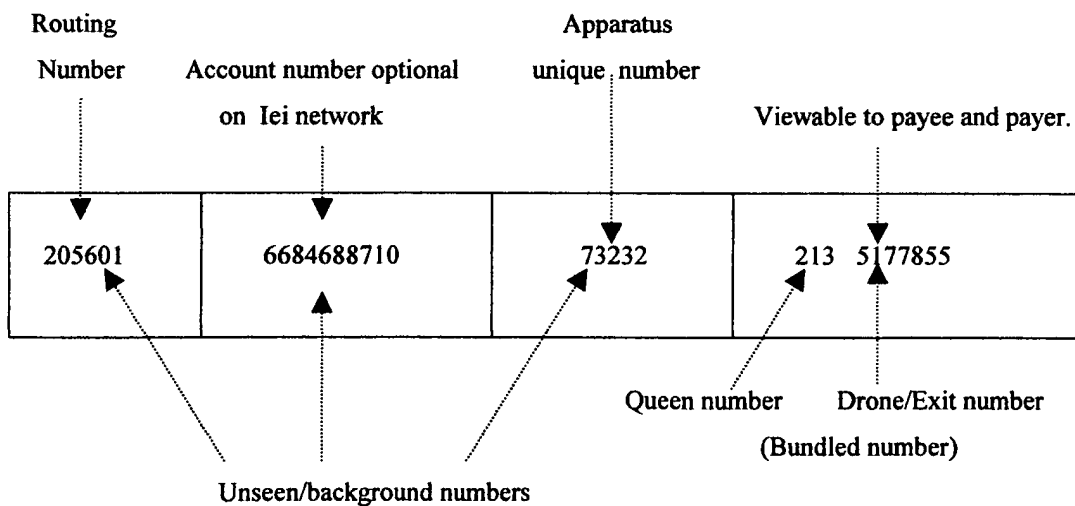


Figure: 119 Shows a diagram illustrating an Iei payment gateway using multiple issuers.



DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring more particularly to the drawings, indicating the parts and structural features in the various diagrams. Provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

Fig: 101 show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 102 shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, and the ATV number are hidden under most of the DFT magnetic strip. DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck). It is a check and credit card look-alike. The Check is used for making purchase or payment in person or on the web as a web check with merchants. And can also be architecture to pay an individual. Sleek Check carries a unique or special number called a sleek number. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. At the bottom of figure: 102. The ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 103 A printed receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on

the sleek check, then give the payer back his sleek check a copy of the receipt. The payer will write the sleek number from the receipt unto his sleek check and check book.

Fig: 104 a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 105 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 104 and 105 for a front and back view of a regular (Sleek -P).

Fig: 106 is an illustrated front view of a Sleek -G for placing Companies and or third party Ads and other drawings.

Fig: 107 is an illustrated diagram showing a back view of a Sleek -G (sleek card gift card), with a space for reception/acountholder to write his name or reception name as the payer and sign as the authorized signature on the card. Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly. The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder; who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder to would sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can eheck see the available balance automatically and how many times the card has been used. The receipt also has the payee/merchant license or registration number.

Fig: 109 is a diagram showing an IEIcard with its Queen and Drone number. as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used. IEIcard: Is an Internet payment card (IPCard). It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards are in check style format card and are used for general purchases on the web and in person. The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a ticket, metro card, Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 110 is an illustrated diagram showing how the IEIcard loses its Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 111 is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

Fig: 112 is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on Iei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEICard web template or payment gateway after entering the Q and or D/E number.

Fig: 113 Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, capturing and sending his /user Queen (Q) number unto the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) thereafter. As seen in Fig: 112. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 112 and 113. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 114 Illustrates an IeI/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: 113. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 114 as part of the (bundle number), with the exit number 517 7855; when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name that has been entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would merge into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allow a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 115 shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an IeI/DFT payment gateway, 3 is the IeI/DFT payment gateway where the

user/customer enters his drone or bundled number, 4 is DFT/iei (private) data processing unit or data base that process every drone and bundled numbers entered on the DFT/IEI network for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it onto the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

Fig: 116 is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the iei payment gateway and or other none financial related gateway as shown in figure: 114.

Fig. 117 Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or

touching/pressing save (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. The check number can automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: #116 & #117 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names or e.g.; math, English, Science and additional or other subjects related to school studies; the subjects name become awake and display a page of the said subject chosen when access, then display its hibernated personal organizer/date-book to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 118 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus or when the drone or check number is inputted unto a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled

number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or IeI Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would fine various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and sprit of the invention without limitation.